

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: David L. Kaminsky )	Confirmation No.: 1407
)	
Application No. 10/707,408 )	Group Art Unit: 2451
)	
Filed: December 11, 2003 )	Examiner: Glenford J. Madamba
)	
Title: Method and System to Distribute )	
Policies )	

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Mail Stop: AF  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AFTER FINAL ACTION UNDER 37 CFR §1.116**

Sir:

In response to the Office Action dated December 29, 2008, reconsideration and withdrawal of the outstanding rejections and allowance of the present application are respectfully requested in view of the following remarks.